UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: OBER, DEBRA	§	Case No. 16-40961-KHS
	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 01, 2016. The undersigned trustee was appointed on April 04, 2016.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A.**

4. The trustee realized the gross receipts of $ 3,667.17

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	0.00
Bank service fees	40.00
Other payments to creditors	0.00
Non-estate funds paid to 3rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of[1]	$ 3,627.17

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

[1] The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 10/14/2016 and the deadline for filing governmental claims was 10/14/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is $916.79. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received $0.00 as interim compensation and now requests the sum of $916.79, for a total compensation of $916.79.[2] In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of $0.00 and now requests reimbursement for expenses of $205.83, for total expenses of $205.83.[2]

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/02/2016 By: /s/John R. Stoebner
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

[2] If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 16-40961-KHS
Case Name: OBER, DEBRA
Period Ending: 11/02/16

Trustee: (430050) John R. Stoebner
Filed (f) or Converted (c): 04/01/16 (f)
§341(a) Meeting Date: 05/10/16
Claims Bar Date: 10/14/16

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	11798 155TH STREET, GLENCOE, MN 55336-0000, MCLE 11798 155th Street, Glencoe, MN 55336-0000, McLeod County Single-family home, Value by County,$221,000; needs new windows, doors, roof et. al. have estimates of $49,858 for bulk of the work.. Entire property value: $171,142.00	171,142.00	0.00		0.00	FA
2	17998 391ST AVENUE, GREEN ISLE, MN 55338-0000, S Orig. Description: 17998 391st Avenue, Green Isle, MN 55338-0000, Sibley County Debtors husband purchased an old house and moved it to this site, the house is on blocks and needs major repair to be habitable. Transportation costs would exceed value. Original transportation costs were about $13,000 in 2011.. Entire property value: $0.00; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
3	2014 DODGE JOURNEY, VALUE BY KBB. ENTIRE PROPERT Orig. Description: 2014 Dodge Journey, Value by KBB. Entire property value: $13,975.00; Imported from original petition Doc# 1	13,975.00	0.00		0.00	FA
4	2003 GMC YUKON, MORE THAN 300,000 MILES, TOTAL V Orig. Description: 2003 GMC Yukon, More than 300,000 miles, Total Value by KBB $2,089.. Entire property value: $2,089.00; Imported from original petition Doc# 1	1,044.50	0.00		0.00	FA
5	2005 CHEVROLET SILVERADO, 200,000 MILES, THIS VE Orig. Description: 2005 Chevrolet Silverado, 200,000 miles, This vehicle does not run. KBB value for fair is $4,186. Cost to repair exceeds value.. Entire property value: $0.00; Imported from original petition Doc# 1	0.00	0.00		0.00	FA

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Period Ending: 11/02/16

Trustee: (430050) John R. Stoebner
Filed (f) or Converted (c): 04/01/16 (f)
§341(a) Meeting Date: 05/10/16
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Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
6	1999 CHRYSLER LHS, 200,000 MILES, VALUE BY KBB $ 1999 Chrysler LHS, 200,000 miles, Value by KBB $857. However, electrical system is melted down, doesn't run. Cost to repair exceeds value.. Entire property value: $0.00	0.00	0.00		0.00	FA
7	GOODS AND FURNISHINGS. Orig. Description: goods and furnishings.; Imported from original petition Doc# 1	800.00	0.00		0.00	FA
8	ATV 20 YEARS OLD OWNED BY HUSBAND, WORTH $200 Orig. Description: ATV 20 years old owned by husband, worth $200; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
9	INE OLD SNOWMOBILE Orig. Description: ine old snowmobile; Imported from original petition Doc# 1	200.00	0.00		0.00	FA
10	NORMAL CLOTHES Orig. Description: normal clothes; Imported from original petition Doc# 1	200.00	0.00		0.00	FA
11	WEDDING RING, MISC. Orig. Description: wedding ring, misc.; Imported from original petition Doc# 1	500.00	0.00		0.00	FA
12	CHECKING: FIRST MINNESOTA	1,000.00	0.00		0.00	FA
13	RET. OR PENSION ACCT.: 401(K) LAKE REGION MEDICA Orig. Description: Ret. or Pension Acct.: 401(k) Lake Region Medical, $34,798, not part of estate,listed for informational purposes only.; Imported from original petition Doc# 1	0.00	0.00		0.00	FA
14	FUNDS GARNISHED BY MELSHA CONSTRUCTION Funds Garnished by Melsha Construction; waived exemption per Notice of Settlement 7/12/16 -Order 8/3/16	2,367.00	2,367.00		2,167.17	FA
15	2015 INCOME TAX REFUNDS (u)	0.00	2,458.00		1,500.00	FA

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	-Notice of Settlement 7/12/16					
16	**void** import error - duplicate	0.00	0.00		0.00	FA
16	**Assets** **Totals** (Excluding unknown values)	**$191,228.50**	**$4,825.00**		**$3,667.17**	**$0.00**

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): July 30, 2018 **Current Projected Date Of Final Report (TFR):**

Exhibit B

Form 2

Cash Receipts And Disbursements Record

Case Number: 16-40961-KHS
Case Name: OBER, DEBRA
Taxpayer ID #: **-***4412
Period Ending: 11/02/16

Trustee: John R. Stoebner (430050)
Bank Name: Rabobank, N.A.
Account: ******6066 - Checking Account
Blanket Bond: $16,448,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance
07/18/16	{15}	DEBTOR	SETTLEMENT PAYMENT	1224-000	1,500.00		1,500.00
07/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,490.00
08/29/16	{14}	MELSHA CONSTRUCTION INC	RECOVERY OF GARNISHED FUNDS	1129-000	2,167.17		3,657.17
08/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,647.17
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,637.17
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,627.17

	Receipts	Disbursements	Balance
ACCOUNT TOTALS	**3,667.17**	**40.00**	**$3,627.17**
Less: Bank Transfers	0.00	0.00	
Subtotal	**3,667.17**	**40.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$3,667.17**	**$40.00**	

TOTAL - ALL ACCOUNTS	**Net Receipts**	**Net Disbursements**	**Account Balances**
Checking # ******6066	**3,667.17**	**40.00**	**3,627.17**
	$3,667.17	**$40.00**	**$3,627.17**

{} Asset reference(s)

Printed: 11/02/16 12:00 PM

Claims Distribution Register - Exhibit C

Case: 16-40961-KHS OBER, DEBRA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Secured Claims:								
6S	10/13/16	700	MID COUNTRY BANK C/O BEN GURSTELLE @ BRIGGS AND MORGAN 2200 IDS CENTER - 80 SOUTH 8TH STREET MINNEAPOLIS, MN 55402 <4110-00 Real Estate--Consensual Liens (mortgages, deeds of trust, PMSI)>	275,000.00	275,000.00	0.00	275,000.00	0.00
	Priority 700: 0% Paid							
Admin Ch. 7 Claims:								
	04/01/16	200	John R. Stoebner, TRUSTEE 120 SOUTH 6TH ST, SUITE 2500 MINNEAPOLIS, MN 55402 <2100-00 Trustee Compensation>	916.79	916.79	0.00	916.79	916.79
	04/01/16	200	John R. Stoebner, TRUSTEE 120 SOUTH 6TH ST, SUITE 2500 MINNEAPOLIS, MN 55402 <2200-00 Trustee Expenses>	205.83	205.83	0.00	205.83	205.83
	04/01/16	200	LAPP, LIBRA, THOMSON, STOEBNER & PUSCH, CHARTERED 120 SOUTH 6TH STREET STE 2500 MINNEAPOLIS, MN 55402 <3110-00 Attorney for Trustee Fees (Trustee Firm)>	1,500.00	1,500.00	0.00	1,500.00	1,500.00
	Total for Priority 200: 100% Paid			**$2,622.62**	**$2,622.62**	**$0.00**	**$2,622.62**	**$2,622.62**
			Total for Admin Ch. 7 Claims:	**$2,622.62**	**$2,622.62**	**$0.00**	**$2,622.62**	**$2,622.62**
Unsecured Claims:								
1	07/13/16	610	ST. CLOUD HOSPITAL 1406 6TH AVE. N SAINT CLOUD, MN 56303 <7100-00 General Unsecured § 726(a)(2)>	322.12	322.12	0.00	322.12	2.73
2	07/14/16	610	AMERICAN INFOSOURCE LP AS AGENT FOR TD BANK, USA PO BOX 248866 OKLAHOMA CITY, OK 73124-8866 <7100-00 General Unsecured § 726(a)(2)>	793.14	793.14	0.00	793.14	6.73
3	08/24/16	610	MELSHA CONSTRUCTION INC MARK MELSHA 19168 401ST AVE GREEN ISLE, MN 55338 <7100-00 General Unsecured § 726(a)(2)>	3,949.00	3,949.00	0.00	3,949.00	33.50

Claims Distribution Register - Exhibit C

Case: 16-40961-KHS OBER, DEBRA

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
4	09/07/16	610	CAPITAL ONE NA C/O BECKET AND LEE LLP PO BOX 3001 MALVERN, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)> Kohls	190.44	190.44	0.00	190.44	1.62
5	10/11/16	610	CAVALRY SPV I, LLC C/O BASS & ASSOCIATES, P.C. 3936 E. FT. LOWELL RD., SUITE #200 TUCSON, AZ 85712 <7100-00 General Unsecured § 726(a)(2)> Capital One	1,817.96	1,817.96	0.00	1,817.96	15.42
6U	10/13/16	610	MID COUNTRY BANK C/O BEN GURSTELLE @ BRIGGS AND MORGAN 2200 IDS CENTER - 80 SOUTH 8TH STREET MINNEAPOLIS, MN 55402 <7100-00 General Unsecured § 726(a)(2)>	111,333.00	111,333.00	0.00	111,333.00	944.55
			Total for Priority 610: 0.84840% Paid	**$118,405.66**	**$118,405.66**	**$0.00**	**$118,405.66**	**$1,004.55**
			Total for Unsecured Claims:	**$118,405.66**	**$118,405.66**	**$0.00**	**$118,405.66**	**$1,004.55**
			Total for Case :	**$396,028.28**	**$396,028.28**	**$0.00**	**$396,028.28**	**$3,627.17**

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-40961-KHS
Case Name: OBER, DEBRA
Trustee Name: John R. Stoebner

Balance on hand: $ 3,627.17

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6S	MID COUNTRY BANK	275,000.00	275,000.00	0.00	0.00

Total to be paid to secured creditors: $ 0.00
Remaining balance: $ 3,627.17

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - John R. Stoebner, TRUSTEE	916.79	0.00	916.79
Trustee, Expenses - John R. Stoebner, TRUSTEE	205.83	0.00	205.83
Attorney for Trustee, Fees - LAPP, LIBRA, THOMSON, STOEBNER & PUSCH, CHARTERED	1,500.00	0.00	1,500.00

Total to be paid for chapter 7 administration expenses: $ 2,622.62
Remaining balance: $ 1,004.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: $ 0.00
Remaining balance: $ 1,004.55

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling $0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: $ 0.00
Remaining balance: $ 1,004.55

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling $ 118,405.66 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	ST. CLOUD HOSPITAL	322.12	0.00	2.73
2	AMERICAN INFOSOURCE LP AS AGENT FOR	793.14	0.00	6.73
3	MELSHA CONSTRUCTION INC	3,949.00	0.00	33.50
4	CAPITAL ONE NA	190.44	0.00	1.62
5	CAVALRY SPV I, LLC	1,817.96	0.00	15.42
6U	MID COUNTRY BANK	111,333.00	0.00	944.55

Total to be paid for timely general unsecured claims: $ 1,004.55
Remaining balance: $ 0.00

Tardily filed claims of general (unsecured) creditors totaling $ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: $ 0.00
Remaining balance: $ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling $ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: $ 0.00
Remaining balance: $ 0.00